## ABSTRACT OF THE DISCLOSURE

A system and method of delivering a multi-media message to a recipient is disclosed. The multi-media message is created by a sender and contains a talking entity for delivering a text message using text-to-speech means. The method comprises transmitting to the recipient a message containing a link to the multi-media message, wherein the multi-media message is contained on a server. Upon the recipient clicking the link to the multi-media message, the method comprises determining whether a client terminal associated with the recipient contains client software to deliver the multi-media message. If client software exists on the client terminal, the method comprises determining whether permission is granted for delivering the multi-media message. If client software exists on the client terminal and permission is granted, the multi-media message is delivered to the recipient using the client software. If the client software does not exist on the client terminal or if the client software exists on the client terminal but permission is not granted to deliver the multi-media message, the multi-media message is streamed from a server such that a generic rendering software device will deliver the multi-media message.